

## MANY COMPLAINTS FROM THE INSURED

More of These Than of Any Others for Ellison to Investigate.

### AN ALL AROUND INQUIRY

Hearings Begin Next Tuesday at 2 P. M. at Mr. Ellison's Office, 165 Broadway.

At the opening session of the fire insurance investigation yesterday William B. Ellison, designated by Gov. Sutler to conduct the inquiry, outlined his plans. He read the Governor's letter of appointment and emphasized the fact that Mr. Ellison, his secretary and the official stenographer are to serve without pay from the State. The session, which was held at all others will be, in Mr. Ellison's office at 165 Broadway, opened appropriately enough to the clang of the bells as downtown engine companies responded to an alarm in Nassau street.

In his letter of designation Gov. Sutler had particular emphasis upon complaints that had come to him that the standard form of fire insurance policy "does not do justice either to insurer or insured." He added that it was not his intention to confine Mr. Ellison's investigation to this point and that the inquiry should include every phase of the business of the insurance.

Mr. Ellison said that the question of a revision of the standard policy will be taken up first, and he added:

"A contract not unfair to either insurer or insured is quite possible in my mind."

Some of the things which Mr. Ellison said had already been brought to his attention were the alleged insufficiency of the insurance facilities in this State, charges of competition in insurance rates, and complaints that the insurance law is so construed as to prohibit brokers and agents in this State from covering risks in other States in companies not admitted to do business in this State.

Mr. Ellison said that he had been "showered with communications" citing instances of alleged ill treatment of the insured at the hands of the adjusters, and that "complaints are more numerous on this phase of the question than on any other." The Commissioner, however, now in force has been criticised by men who will later testify at the hearings.

The Bureau of Legislation of the Board of Fire Underwriters will be asked to attend the hearings, it was announced. Mr. Ellison said that "as that body, it seems, also controls the form of the insurance policy in this State," he wanted to avoid possible complaint that the board had not had the fullest opportunity to be heard.

In connection with the announcement that the investigation will deal with the alleged insufficiency of the insurance facilities, Mr. Ellison said:

"I have been told that some modifications of the present law would induce other responsible and desirable companies to come into the State, particularly foreign companies of large capital and extended responsibility. It is claimed that the increased insurance facilities would lead to lower premium rates."

Mr. Ellison made public a telegram which George R. Branson, an independent adjuster had sent to Gov. Sutler attacking Mr. Ellison's appointment and saying that he was not a proper person to conduct the investigation, since he was "dragging a large claim against insurance companies in which the main defence of the companies is an allegation of intended arson and in the conduct of which case Mr. Ellison has employed every technical method to prevent the introduction of such defence instead of meeting the issue on its merits."

Gov. Sutler's reply to Mr. Branson expressing the Governor's confidence in his appointment was exhibited by Mr. Ellison, who also made public his reply. In which he explained that the case in question, that arising out of the burning of the Anderson Hotel in 1907, had passed through all the courts and verdicts for the insured had been rendered in its favor.

No testimony was taken at yesterday's session. The formal hearings will begin on January 14 at 2 o'clock in Mr. Ellison's office.

Whether stocks go up or down SAFETY remains the prime requisite for investors. The Guaranteed Mortgages of the

## LAWYERS MORTGAGE CO.

are the safest investment in the world.

RICHARD M. MURD, President

Capital and Surplus - \$8,500,000

59 Liberty St., N. Y. 154 Montague St., Bklyn.

house up in The Bronx, was sought and Stein told Gold how to make the arrangement.

First it was necessary that Gold's family have an alibi. Gold himself arranged to collect a bill and also to take a drink in a favorite saloon, buy a newspaper in the corner grocery store and even wear so far as to say "Good morning" and "How do you do" to the ticket collector on the elevated station as he took the train to Brooklyn to his home. Stein then advised that Gold set his family out of the house and it was arranged that Mrs. Gold should take her child to the Sydenham Hospital and it was further arranged that the insurance policy should be left in the safe keeping of a friend and not left in the house.

On June 26, 1912, all allies having been perfected, Stein was seen to enter Gold's house. The Fire Department had two of its marshals at the head of the landing who testified at Stein's trial that they saw him leave the apartment and that they broke open the door and found the rooms ablaze and the fumes of benzine permeating the entire apartment. When Stein was arrested he told a friend to go to his wife to throw away the benzine, but Chief Howe of the Fire Department got to Stein's home first and got the benzine.

Gold's wife did not go to the hospital, but the doctor who attended her testified that it was not necessary for the wife to be in the hospital and that furthermore the day previous he had told her that there was nothing he could do for her or her child and not to come back.

Gold states that nobody from the insurance company ever inspected his furniture, that he had five small rooms in which he previously had a fire when he collected \$25 from the German-American Insurance Company of this city. That Stein had worked for him as a painter and it was believed that he identified himself with that business only that he might procure benzine without question.

Gold was remanded for sentence Friday but will probably be held longer. His Attorney, Whitman, hopes through him to get evidence against an "arson syndicate."

## GRANT TO ELECTRIFY WESTERN RAILROADS

Right of Way Given Montana Power Company to Have Far Reaching Results.

WASHINGTON, Jan. 7.—The Interior Department today granted a right of way to the Great Falls Power Company of Montana for a double power transmission line 100 miles in length in Montana for a period of fifty years. Under the grant the company is authorized to construct a line from the mouth of the Yellowstone River to the mouth of the Snake River, a distance of 100 miles, and to construct a line from the mouth of the Snake River to the mouth of the Columbia River, a distance of 100 miles.

The grant issued today provides for the construction of a line from the mouth of the Yellowstone River to the mouth of the Snake River, a distance of 100 miles, and to construct a line from the mouth of the Snake River to the mouth of the Columbia River, a distance of 100 miles. The grant also provides for the construction of a line from the mouth of the Columbia River to the mouth of the Pacific Ocean, a distance of 100 miles.

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## FIREMEN AND ROADS IN WAGE DEADLOCK

Strike Only Outcome Unless Agreement Can Be Reached on Arbitration.

THEY'RE \$6,000,000 APART

Men Offer Erdman Act Arbitration: Employers Demand Engineers' Plan.

A crisis was reached yesterday in the controversy between the firemen and the fifty-two Eastern railroads over the question of wage increases. The firemen first flatly refused to accept the compromise proposition submitted by the board of twelve for the railroads on Monday, but offered to arbitrate the dispute under the Erdman act, the Federal arbitration law. This proposal was promptly turned down by the railroads, who declared that they too were committed to arbitration, but would negotiate only under the conditions that governed the settlement of the demands made by the engineers last spring.

Just what the outcome of the difficulty will be is doubtful. Both sides are agreed that arbitration is the only way out of the situation, but they are deadlocked as to the kind of arbitration. The board of twelve is prepared to stand by its position in opposition to the Erdman act, while the firemen, their leaders said yesterday, will not yield in their stand for a settlement under the Federal law. There is a disposition to have the trouble settled very soon, but there appears to be no way out unless a compromise can be reached. The plan of mediation will not be tried, as that method is regarded as a mere quibble when affairs have got to so serious a stage as at present.

The firemen, since their original demand, have submitted three propositions. About 30,000 of them want wage increases and at first they asked for about \$20,000,000. Later they cut this to \$15,000,000 and in a further compromise they said they would accept about \$9,000,000. In answer to this the railroads on Monday made it plain that they were unwilling to grant an increase of more than about \$3,000,000. W. S. Carter, the firemen's leader, yesterday refused this offer after he and his fifty-two colleagues had thrashed the matter out in an all night conference. Now, unless an arbitration compromise can be made, a strike is the only recourse of the employees.

The Erdman act provides that each of the parties to a controversy shall select a representative to arbitrate and that these two shall pick the third man in practice, however, the two have never been able to agree and the selection of the third man has always been made by Federal Commissioners of Labor O'Neill. Thirty days is provided by the act in which to reach a decision, but the firemen are willing to waive that clause and set the limit at sixty days.

In his letter to the board of twelve Mr. Carter said yesterday:

"This is to advise that our committee has given careful consideration to the proposition of the conference committee of managers and I am instructed by our committee to say that under no circumstances could they accept the same."

The firemen's committee is willing to submit all matters in dispute to arbitration under the provisions of the Federal arbitration act, known as the Erdman act, waiving the mediation feature of that act.

We now understand that the principal objection of the conference committee of managers to the Erdman act is that the insufficient time given under that act to hear testimony. In order to overcome this alleged objectionable feature we are willing to agree with you that the time limit set by the act shall be extended from thirty to sixty days.

The useless loss of time and the useless expense incurred on the part of the two arbitrators selected by the employers and employees in a futile effort to agree upon a third arbitrator is waived, because in practice the commissioners named in the act always appoint the third arbitrator.

This reply was considered by the board of twelve in a closed meeting and then Elsie Lee, chairman of the board, made the following reply:

"We are in favor of arbitration in a situation of this kind, but our position is that the method of arbitration should be that followed in the engineers' case."

We desire to point out to Mr. Carter that in his letter he stated that we said the principal objection we had to the Erdman act was that the time limit of thirty days was insufficient. That is not our position.

"One of the many important objections we have to the Erdman act is that the decision is always placed in the hands of the third man selected for the arbitration board and that this is giving a decision of too much importance into the keeping of one man."

L. M. Gibb left \$454,443.61.

Lewis Mills Gibb, who was a member of the firm of Frederick Looser & Co., Brooklyn, died last night. He left an estate of \$454,443.61, and Surrogate Nichols, in the Suffolk county Surrogate's Court at Richmond, L. I., yesterday levied a tax upon it of \$6,674.21. That portion of his estate taxed was divided among the heirs as follows: Anna P. Gibb, the widow, \$215,109.14; Lewis Mills Gibb, a son, \$97,985; and Robert Pinkerton Gibb, another son, \$95,621.

Mr. Gibb also bought the *Dial*, the magazine that Emerson, Ripley and Margaret Fuller edited, for \$43. It was a complete set. The Boston Public Library bought the "Celestial Railroad" of Nathaniel Hawthorne, published in Lowell, 1847, a second edition in wrappers, for \$33.

The books about books were sold in the afternoon, and included many club publications. The highest figure was \$77.50, paid by J. P. Drake for "The Journey of the Leonophiles Around New York in Search of the Historic and Picturesque" by William Loring Andrews. It contained views of Fraunce's Tavern, the Roger Morris House, the Hamilton Grange, City Hall, the Tombs, the National Academy of Design and Bowling Green.

The total for both sessions of the sale amounted to \$3,694.

The sale of the Payson Library will be concluded this afternoon.

Beth-El Sisterhood Meeting.

At the annual meeting of the Beth-El Sisterhood tomorrow afternoon at the Sisterhood Home, 321 East Sixty-second street, Mrs. Borden Hartman will speak on "The Social Problems of the Poor." The annual report of the president, Mrs. Lazarus Kohn, will give a survey of the year's activities. A symposium to discuss additional needs of sisterhood work by various presidents of other sisterhoods is being arranged.

## MUNSEY'S GET-TOGETHER PLAN.

Editor Would Have Republicans and Progressives Combine.

Frank A. Munsey in a long article in the New York Press this morning appeals to the Republican and Progressive parties to get together and save that by a reunion of the two parties the Democrats could be defeated.

He points out that the entire vote for Wilson was 6,393,000, while the combined vote for Roosevelt and Taft was 1,305,000, or a plurality over Wilson of 1,305,000. Mr. Munsey suggests for the united party the name of "Liberal Party." The article says:

Form a new party, a holding party, to take over the Republican and Progressive parties, as a holding company in the business world takes over and amalgamates competing concerns. Politically speaking, an empirically competing concerns and in competition with the big Democratic party they are powerless.

Let the voters of each party in the several States call a conference, a state-wide conference, to discuss the plan and appoint delegates to a national conference. Each party would hold its own conference, made up of its own men.

The national conference, on the other hand, would consist of an equal number of delegates from the two parties. The work of the national conference would be to get together on principles and policies, and to select a name for the new holding party. It would not only embrace the problem of harmonizing but would have to work out policies and principles which would be representative of the best thought of the day.

Naturally I should not expect Barnes and Hearnes and Gillingham and Chase and others of their type to take kindly to this plan, or to any other plan looking toward liberal and advanced ideas. They and Wall Street are conservative to the last degree and are indulging in the vision of seeing the Republican party re-established and on ultra-conservative lines, reactionary lines. One word more. This suggestion, for bringing the two parties together, does not mean, and must not be twisted to mean, that my relations to or interests in the Progressive party are in any way changed. Politically they are not. But clearly the sounds which should prevail with regard to politics that prevail in the wisest and most intelligent realms of business.

## APPLES AT HOUSEWIVES' SALE.

Baldwins and Greenings Go at 5 Cents a Quart.

Members of the Housewives League opened an apple market yesterday in the basement of the apartment house at 117 West 16th street for the sale of a carload of Baldwins and Greenings direct from the Putnam Farms in Saratoga county, New York. The sale will continue to-day and every evening for the remainder of the week from 6 until 9 o'clock. If there are any left by Saturday the sale will start then at 1 P. M.

The offer of the apples heard about the work that Mrs. Julian Heath, national president of the Housewives League, is doing and told her if the members of the organization would agree to undertake the task as retail apportionment he would gladly give the consumers of the city the benefit of his stock. He refused to sell the apples to dealers and knowing something about the difference between the amounts received by the farmer and the prices paid by the consumer, fixed a price that he considered fair.

The apples are being sold in sixteen quart baskets for 72 cents, eight quart bags for 55 cents and the single quart bags for 5 cents. The retail rate which Mrs. Heath has been asking dealers all over the city to charge. Everybody who patronized the sale yesterday agreed that they got "heaping measure."

Mrs. Heath was unable to see the sale yesterday, as she went to a meeting of the Contemporary Club of Newark, composed of 1200 women who decided to take up the work of the Housewives League in that city.

After the meeting Mrs. Heath accompanied a number of women through Newark's public market over the Morris Canal.

"I found that our slogan 'Baldwins 5 cents a quart' had reached Newark," Mrs. Heath said last evening. "There were signs on a number of stands calling attention to 'five cent apples,' but when we came to buy them the dealers wouldn't let us have anything but the smallest apples, which were picked and packed in sight. When we asked for the big ones, which had been placed in the front of the stand to attract attention, they refused to let us have them."

## WILLED TO BROWN UNIVERSITY.

Bates Home in Providence and \$25,000—Other Public Bequests.

PROVIDENCE, Jan. 7.—Isaac C. Bates, who died last Wednesday, left public bequests amounting to nearly \$300,000 in cash. His collection of oil and water color paintings, drawings, Japanese curios, engravings and etchings is left to the Rhode Island School of Design, with an additional gift of \$25,000. The school will also receive after the death of several life beneficiaries \$50,000 more.

His homestead on Olive street is given to Brown University, with the request that it be used for the benefit of the women's college. The university also gets \$25,000 in cash. The other public bequests are divided among local institutions and the residue of the estate is given to a nephew and a niece.

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## "The tonic effect of Sanatogen on my nerves is simply wonderful"

—Arnold Bennett

IN these words the famous Novelist-Playwright gives vivid expression to the intense benefit received from Sanatogen. People who feel the effect of Sanatogen know that the results are a joyful reality and not vain imaginings. They know that Sanatogen really and truly strengthens the nerves, restoring vigor and elasticity, that it builds up reserve strength and wonderfully helps digestion and assimilation. Whenever strength and the power to endure are waning, Sanatogen is there to help you. As The Hon. Wm. C. Adamson, Chairman of the House Committee on Interstate Commerce, very aptly remarks: "Sanatogen is valuable to restore wasted energies and to compose the nerves in cases of long-sustained effort and exhaustion." Sanatogen composes, it builds and strengthens, but it does not cause any harmful stimulation. And remember that physicians all over the world recommend and prescribe Sanatogen, over 16,000 having written us of the remarkable good it has conferred upon their patients.

Does not such testimony mean that Sanatogen will help you?

Write for a Free copy of "Nerve Health Regained." If you wish to learn more about Sanatogen before you use it, write for a copy of this booklet, beautifully illustrated and comprising facts and information of the greatest interest. Sanatogen is sold by good druggists everywhere, in three sizes, from \$1.00.

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Prof. C. A. Ewald, Director of the University of Berlin, writes: "I have used Sanatogen a great number of times, and in each case it has been of great benefit to me. It is a most valuable tonic and a most reliable remedy for all cases of nervous debility and exhaustion." His Excellency Prof. Dr. Von Leyden, Director of the University of Berlin, writes: "I have used Sanatogen a great number of times, and in each case it has been of great benefit to me. It is a most valuable tonic and a most reliable remedy for all cases of nervous debility and exhaustion." John Burroughs, The distinguished naturalist and author, writes: "I am sure I have been greatly benefited by Sanatogen. My sleep is better, my appetite is improved, and my mind is clearer and more active than ever."

## FULL TAX IS URGED FOR THE NEW HAVEN

Pothier's Message Says There Must Be Actual Physical Valuation.

### WANTS ROAD TO REPORT

Rhode Island Governor Says There Should Be Regulation of Corporations.

PROVIDENCE, Jan. 7.—Gov. Aram J. Pothier today began his fifth term as Rhode Island's Chief Executive.

In his message the Governor did not mention either the New Haven road or the Southern New England Railway, which have been the subject of fiery outbursts both from him and from many citizens in the past three months.

In making recommendations for an increase in powers for the Public Utilities Commission, however, he urged that provision be made for the physical valuation of all public utilities operating in the State and also for an inspection of their securities.

The New Haven road is now taxed for something like \$3,000,000 in Rhode Island. The Governor's recommendation is understood to indicate that he will carry out the purpose expressed in a recent statement of having the road taxed on its actual physical valuation. The New Haven road is practically the only public utility in the State.

In regard to this Gov. Pothier says: "Proper regulation of these great utilities in Rhode Island has been undertaken, not only so, and the efficiency of such regulation should be maintained by vesting sufficient power and authority in the commission to enable it to achieve the results for which it was created. The rates charged for the service rendered by the various utilities are now matters of record with the Public Utilities Commission, but with no authority to inspect their securities or to make a physical valuation of their properties, the commission finds it difficult to determine whether or not the rates charged are just, or such as would be warranted to insure a fair return on the capital invested."

Provision for such physical valuation of the property of all public utilities operating in the State and also for the inspection of their securities by the commission should be made by an amendment to the present law.

As an indication of his course toward the regulation of corporations the Governor makes the following recommendation:

"The operation of the tax act of 1912 has directed attention away from the absence of any provision in our corporation laws requiring corporations chartered in Rhode Island to make a report periodically to the State. The Board of Tax Commissioners has been asked to report a recommendation which, if adopted, will not only serve certain desirable ends in its department but also will not add to this unsystematic and unbusinesslike method of issuing corporation charters without imposing proper responsibilities. I invite your special attention to this recommendation of the Board of Tax Commissioners, and urge the enactment of the legislation therein suggested for the reasons above set forth."

He adds that in spite of the abandonment of the Grand Trunk extension into Rhode Island the work of developing Providence harbor, which was stimulated by that project, should be pushed with all vigor. Some other recommendations included in the message are the enactment of a 54 hour bill for women and children, legislation which will promote the scientific propagation of clams in Rhode Island waters, the authorizing of the State House Commission to spend \$100,000 for studies for the State House grounds and for the Capitol itself.